

NEED A PLAN THAT TAKES
CARE OF YOUR HEALTH ?

ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO



Presenting **Activ Health**



**Comprehensive
Health Cover**

- Listed Modern Treatment methods covered
- Avail Cashless Home Treatment*
- Get Premium Waiver in case of detection of a listed illness



**Chronic
Management
Program
(OPD)**

- Day 1 cover for listed chronic illnesses
- Medical Practitioner's consultations
- Diagnostic test



**Health
Benefits**

- Stay active and earn up to 100% of premium as HealthReturns™
- Double your Sum Insured in 2 claim free years (Upto maximum of 1 Cr)



**Access to
Expert Health Coaches**

- Coaching on medical, nutritional, mental & fitness
- Mental counselling session, homeopathy tele-consultation

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

HEALTH INSURANCE

Key Benefits of the Plan

Stay Active and Healthy



Earn up to 100% HealthReturns™

Stay healthy and earn up to 100% of your premium as HealthReturns™



Access to Expert Health Coach

Coaching on medical, nutritional, mental & fitness Mental counselling session, homeopathy tele-consultation



Double your Sum Insured in just 2 years

Earn 50% No Claim Bonus for every claim free year up to a maximum of 100% of Sum Insured (Upto maximum of 1 Cr)



Health Assessment and Health Check-up Program

Evaluate your health with a Healthy Heart Score™

Get Back to Good Health



Covers Modern Treatment Methods and Advancement in Technologies

like robotic surgeries, oral chemotherapy, etc.



Covers Pre and Post Hospitalization Expenses

60 days of pre and 180 days of post



Cashless Home Treatment

up to Sum Insured for specific illnesses like chemotherapy, dengue, gastroenteritis, hepatitis, peritoneal dialysis



Upto 100% Reload of Sum Insured

in case of an unrelated illness in the same policy year



Covers Hospitalisation Expenses

for illnesses (including mental illnesses) and accidents



Covers Treatment Expenses

for Obesity and AYUSH related treatments

Access to Chronic Management Program



Day 1 Cover for Chronic Illnesses

like asthma, high blood pressure, high cholesterol, and diabetes



Automatic Upgrade at No Extra Cost

Get upgraded to the Chronic Management Program automatically, if you develop a chronic condition after buying the policy

Program Benefits



Covers Diagnostic Test



Medical Practitioner's consultations

To get up to 100% of your Premium as HealthReturns™, start your Health Journey, **ABHIkaro**



1 Activ Dayz™ = 10,000 steps or 300 calories burned or a 30 minute gym session per day or participation in a recognized marathon/ walkathon/ cyclothon or a similar activity which offers a completion certificate with timing

To gain up to 100% HealthReturns™, 13 Active Dayz™ every month is essential.

Want to start your Health Journey now?

1

Download the
Activ Health App



2

Schedule your Health Assessment™
and get your Healthy Heart Score™



3

Get active and
start earning Active Dayz™

Earn HealthReturns™ as % of your premium							
No. of Activ Dayz™ in a calendar year	Healthy Heart Score™			No. of Active Dayz™ in a Calendar month	Healthy Heart Score™		
	Green	Amber	Red		Green	Amber	Red
325*	50%	20%	10%	13 or more	30%	12%	6%
275*	20%	8%	4%	10-12	18%	7.2%	3.6%
				7 - 9	12%	4.8%	2.4%
				4 - 6	6%	2.4%	1.2%
				0 - 3	0%	0%	0%

*The first two slabs mentioned are in addition to the monthly slabs and are independent of them.

How to redeem
your **HealthReturns™**?



Use it to buy medicines



Use it to pay your
next policy premium



Use it to pay for diagnostic tests



Use it like a health contingency

Activ Health: Platinum Enhanced Plan – Product Features

Product Features	Platinum Enhanced
Sum Insured (`)	` 2 lakhs, ` 3 lakhs, ` 4 lakhs, ` 5 lakhs, ` 6 lakhs, ` 7 lakhs, ` 8 lakhs, ` 9 lakhs, ` 10 lakhs, ` 15 lakhs, ` 20 lakhs, ` 25 lakhs, ` 30 lakhs, ` 40 lakhs, ` 50 lakhs, ` 100 lakhs, ` 150 lakhs, ` 200 lakhs
I. Basic Covers	
In-patient Hospitalisation	Room Options up to Sum Insured - ` 3 lakhs 1. Shared Room 2. Single Private A/C Room
	Room Options Sum Insured ` 4 lakhs and above 1. Shared Room 2. Single Private A/C Room 3. Any Room
	ICU charges covered up to Sum Insured
Pre-hospitalisation Medical Expenses	60 days
Post-hospitalisation Medical Expenses	180 days
Day Care Treatment	Covered up to Sum Insured
Domiciliary Hospitalisation	Covered up to Sum Insured
Road Ambulance Cover	Covered up to actual expenses per event in case of network providers
	Reimbursed up to ` 5,000 per hospitalisation for non-network providers
Organ Donor Expenses	Covered up to Sum Insured
Reload of Sum Insured	Available (up to 100% of Sum Insured)
AYUSH Cover	Covered up to Sum Insured
Mental Illness Hospitalisation	Covered up to Sum Insured
Obesity Treatment	Covered up to Sum Insured
Home Treatment	Covered up to Sum Insured
Modern Treatment Methods and Advancement in Technologies	Up to Sum Insured for Listed Procedures

Activ Health: Platinum Enhanced Plan – Product Features

14	Domestic Emergency Assistance Services (including Air Ambulance)	Available
15	International Emergency Assistance Services (including Air Ambulance)	Available
16	OPD Cover	` 1000 available for Sum Insured ` 15 lakhs and above
17	Premium Waiver	1 Policy year premium waiver in case of detection of listed illnesses for adults 18 years & above
18	Co-payment for treatment in higher zone	For Sum Insured ` 3 lakhs and below - Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25%  For Sum Insured ` 4 lakhs and above - Not Applicable
II. Additional Benefits		
19	Cumulative Bonus / No Claim Discount	Applicable on Sum Insured 50% Increase, Max upto 100% (Up to maximum of 1 Cr) / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
20	Health Check-up Program	Available, once in a policy year
21	Second E-Opinion for Major illnesses	Available
22	Dental Consultation & Investigations	Available for Sum Insured ` 15 lakhs and above
23	Recovery benefit	1% of Sum Insured, max of ` 10,000 (For consecutive 10 days of hospitalization due to accident)
III. Value Added Benefits		
24	Chronic Management Program (OPD)	Available
25	Health Assessment™	Available
26	HealthReturns™	Available, up to 100% of Premium
27	Expert Health Coach	For Sum Insured upto ` 3 lakhs: Available - Medical, Nutritional, Mental & Fitness For Sum Insured ` 4 lakhs and above: Available - Medical, nutritional, mental & fitness, Mental counselling session, homeopathy tele-consultation



Want to enhance your protection?
Pick from our optional offerings:



Personal Accident
Cover (AD, PTD)



International Cover for major
illnesses on cashless basis



Critical Illness Cover

Eligibility and Coverage	Minimum Age at Entry	Maximum Age
Family Floater Policy	91 days – Dependent child 18 years – Adult	No Maximum age at entry
Individual Policy	5 years	

Waiting Period(s) ⁵	
A. Initial Waiting Period	30 Days (not applicable in case of accident and subsequent renewal)
B. For Pre-Existing Disease	36 months
C. Listed Disease/ Procedure Waiting Period	24 months

You can avail of a **long term discount of 7.5% and 10%**
upon selecting a 2 and 3 year policy respectively

**KARO ACCHI SEHAT KA IRAADA,
CHUNO INSURANCE JO DE ZYADA,**

ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Health, Activ Health product has Platinum Essential, Gold Enhanced, Platinum Enhanced and Platinum Premiere plans, Product UIN: ADIHLP26042V062526. Advt. UIN: ABHI/LF/23-24/930. Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read Policy wordings & prospectus carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns, Healthy Heart Score and Active Dayz are owned by Momentum Group Ltd (MGL) (Formerly known as Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). Coronavirus is covered for Inpatient treatment as per policy wordings of the Product. For details on more optional covers such as Preferred Provider Network (PPN) Discount, Maternity expenses, OPD expenses and Hospital Cash benefit, please refer to policy wordings. The benefits mentioned can be availed under Activ Health Platinum Enhanced version. ⁵This is an indicative list. Please refer to policy wordings for detailed list of exclusions and waiting periods. ⁶Please refer to policy wordings for coverages mentioned under Home Treatment. T&C Apply.